

Form 195 – ntchrgdsclstat

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20–23494–CMG  
Chapter: 11  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pranav Desai  
10 Orchard Grove  
Monroe Township, NJ 08831

Social Security No.:  
xxx–xx–2527

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISCLOSURE STATEMENT**

A Disclosure Statement was filed by  
on July 23, 2021 , pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Christine M. Gravelle on :

Date: September 7, 2021  
Time: 02:00 PM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Robert J. Lohr, II  
Lohr & Associates, Ltd.  
1246 West Chester Pike  
Suite 312  
West Chester, PA 19382  
610–701–0222

Dated: July 26, 2021  
JAN: ghm

Jeanne Naughton  
Clerk

In re:  
Pranav Desai  
Debtor

Case No. 20-23494-CMG  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 26, 2021

User: admin  
Form ID: 195

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db	+ Pranav Desai, 10 Orchard Grove, Monroe Township, NJ 08831-2372
aty	+ Erin Elizabeth Stark, The Stark Firm, PLLC, 3017 Bolling Way NE, Atlanta, GA 30305-2205
cr	+ Berkshire Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
519045350	+ American Express, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
519045351	++ BERKSHIRE BANK, PO BOX 1308, PITTSFIELD MA 01202-1308 address filed with court:, Berkshire Bank, 24 North Street, Pittsfield, MA 01202
519117119	+ Centric Bank, 1826 Good Hope Road, Enola, PA 17025-1233
519062536	+ Centric Bank, 4320 Linglestown Road, Harrisburg, PA 17112-9532
519064462	+ DMP FreshMex, EYD, Inc., 100 Springdale Road, Unit A-3, Box 124, Cherry Hill, NJ 08003-3360
519155782	Delaware Division of Small Business, 90 Kings Highway, Dover, DE 19901
519062538	+ Integrity Group, LLC, 963 Street Road, Southampton, PA 18966-4728
519065419	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519062539	+ Jiger Patel, 400 Foxcroft Drive, Warminster, PA 18974-1670
519064463	+ Lawrence & Yarleen Boden, 10 Twin Rivers Drive, Hightstown, NJ 08520-5519
519045355	+ Old Tees, Inc., G.P., t/a New Tees Co., c/o Kenneth J. Fleisher, Esquire, Zarwin Baum, 2005 Market Street, 16th Floor, Philadelphia, PA 19103-7062
519062543	+ Rajan Mahadevia, 4 Providence Boulevard, Kendall Park, NJ 08824-1919
519045358	+ Robert Saldutti, Esquire, 800 North Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
519062545	State of New Jersey, Division of Employer Accounts, P.O. Box 059, Trenton, NJ 08646-0059
519062546	+ Tejasvi Desai, 10 Orchard Grove, Monroe Township, NJ 08831-2372
519062547	+ The Greene Turtle Corporation, 6990 Columbia Gateway Drive, Suite 120, Columbia, MD 21046-2989
519045359	+ Tornetta Realty Corp., c/o Kierstin Lange, Esquire, Zarwin Baum, 2005 Market Street, 16th Floor, Philadelphia, PA 19103-7062
519062549	+ Turtle Time JRP 1, LLC, 963 Street Road, Southampton, PA 18966-4728
519062550	+ Turtle Time JRP 2, LLC, 963 Street Road, Southampton, PA 18966-4728
519062551	+ Turtle Time JRP1 - Goodman Properties, 636 Old York Road, Jenkintown, PA 19046-2858
519155783	+ US Small Business Association, 409 3rd Street, SE, Washington, DC 20416-0001

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc@mail@irs.gov	Jul 26 2021 20:26:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 26 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 26 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519045352	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 26 2021 20:42:17	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519045353	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Jul 26 2021 20:42:03	Capital One Auto Finance, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519050630	+ Email/PDF: acg.acg.ebn@americaninfosource.com		

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		Jul 26 2021 20:42:10	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519055545	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Jul 26 2021 20:42:03	Capital One Auto Finance, a division of Capital On, PO Box 60511, City Of Industry, CA 91716-0511
519085496	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jul 26 2021 20:42:04	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519045354	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 26 2021 20:42:16	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
519045356	Email/Text: bkrgeneric@penfed.org	Jul 26 2021 20:26:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
519114363	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2021 20:26:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519045357	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2021 20:26:00	PNC Mortgage, Attn: Bankruptcy, P.O. Box 8819, Dayton, OH 45401
519113694	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jul 26 2021 20:42:11	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519116430		Centric Bank
519062532	*+	American Express, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
519062533	*P++	BERKSHIRE BANK, PO BOX 1308, PITTSFIELD MA 01202-1308, address filed with court., Berkshire Bank, 24 North Street, Pittsfield, MA 01202
519062534	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519062535	*+	Capital One Auto Finance, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519054463	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
519062537	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
519062540	*+	Old Tees, Inc., G.P., t/a New Tees Co., c/o Kenneth J. Fleisher, Esquire, Zarwin Baum, 2005 Market Street, 16th Floor, Philadelphia, PA 19103-7062
519062541	*P++	PENTAGON FEDERAL CREDIT UNION, ATTN BANKRUPTCY DEPARTMENT, P O BOX 1432, ALEXANDRIA VA 22313-1432, address filed with court., Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
519062542	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Mortgage, Attn: Bankruptcy, P.O. Box 8819, Dayton, OH 45401
519062544	*+	Robert Saldutti, Esquire, 800 North Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
519062548	*+	Tornetta Realty Corp., c/o Kierstin Lange, Esquire, Zarwin Baum, 2005 Market Street, 16th Floor, Philadelphia, PA 19103-7062

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Linda B. Alle-Murphy	on behalf of Creditor Centric Bank lalle-murphy@companycounsel.law
Melissa N. Licker	on behalf of Creditor Pentagon Federal Credit Union NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca K. McDowell	on behalf of Creditor Berkshire Bank rmcdowell@slgcollect.com
Robert J. Lohr, II	on behalf of Debtor Pranav Desai bob@lohrandassociates.com leslie@lohrandassociates.com
Robert L. Saldutti	on behalf of Creditor Berkshire Bank rsaldutti@saldutticollect.com lmarciano@saldutticollect.com; kcollins@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8